

United States Bankruptcy Court  
Northern District of IndianaIn re:  
Dennis Paul Hughes, Jr.  
Tracy Louise Hughes  
DebtorsCase No. 15-11320-reg  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0755-1

User: admin  
Form ID: B18Page 1 of 2  
Total Noticed: 37

Date Rcvd: Sep 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2015.

db/jdb #+Dennis Paul Hughes, Jr., Tracy Louise Hughes, 2121 Rehm Drive, Fort Wayne, IN 46819-1609  
smg +Indiana Employment Security Division, 10 North Senate Street, Indianapolis, IN 46204-2201  
13307485 +BENSON, PANTELLO, MORRIS, JAMES & LOGAN, 3505 LAKE AVE., Fort Wayne, IN 46805-5533  
13307490 +DR. DAVID HARRISON, 6412 WINCHESTER RD, Fort Wayne, IN 46819-1550  
13307492 +FORT WAYNE COMMUNITY SCHOOLS, 1200 S CLINTON ST, Fort Wayne, IN 46802-3594  
13307494 +JEFFERSON PEDIATRICS, 3919 WEST JEFFERSON BOULEVARD, Fort Wayne, IN 46804-6811  
13307495 +KAPPS LAWN SPECIALISTS, 4124 CLUBVIEW DR., Fort Wayne, IN 46804-3156  
13307498 +LUTHERAN HOSPITAL, 7950 W JEFFERSON BLVD, Fort Wayne, IN 46804-4160  
13307497 LUTHERAN HOSPITAL, 15691 COLLECTION CTR DR, Chicago, IL 60693-0156  
13307499 +MAPLEWOOD ELEMENTARY, 2200 MAPLEWOOD RD, Fort Wayne, IN 46819-1647  
13307500 +MIAMI MIDDLE SCHOOL, 8100 AMHERST DRIVE, Fort Wayne, IN 46819-2099  
13307502 +PMB/EMERGENCY MEDICINE OF IN, 7619 W. JEFFERSON BLVD, Fort Wayne, IN 46804-4133  
13307504 +PREMIER AUTO, 918 S ANTHONY BLVD, Fort Wayne, IN 46803-1304  
13307505 +REDIMED, PO BOX 11909, Fort Wayne, IN 46861-1909  
13307506 SELECT PORTFOLIO SERVICING, PO BOX 65250, Salt Lake City, UT 84165-0250  
13307508 STATEWIDE CREDIT ASSOCIATES, 6957 HILLSDALE COURT, Indianapolis, IN 46250-2054  
13307509 +STATEWIDE CREDIT ASSOCIATION, 6957 HILLSDALE COURT, Indianapolis, IN 46250-2054  
13307510 SUMMIT RADIOLOGY, LOCKBOX A29, PO BOX 2603, Fort Wayne, IN 46801-2603  
13307513 +TOURKOW CRELL ROSENBLASS & JOHNSTON, 127 W BERRY ST #1200, Fort Wayne, IN 46802-2300  
13307517 +WAYNE HIGH SCHOOL, 9100 WINCHESTER RD., Fort Wayne, IN 46819-2499

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: bkitch@kitchcompanies.com Sep 02 2015 03:08:25 Kitch Acceptance Corp,  
1133 S Clinton St, Ft Wayne, IN 46802-3129  
13309409 E-mail/Text: treasurer.legal@co.allen.in.us Sep 02 2015 03:09:00 Allen County Treasurer,  
1 East Main Street Suite 104, Fort Wayne IN 46802-1888  
13307486 +E-mail/Text: CENHRT-E\_Notice\_Claim@cable.comcast.com Sep 02 2015 03:09:38 COMCAST,  
41112 CONCEPT DRIVE, Plymouth, MI 48170-4253  
13307487 EDI: CONVERGENT.COM Sep 02 2015 02:53:00 CONVERGENT OUTSOURCING, PO BOX 9004,  
Renton, WA 98057-9004  
13307488 EDI: DIRECTV.COM Sep 02 2015 02:53:00 DIRECT TV, PO BOX 78626, Phoenix, AZ 85062-8626  
13307489 EDI: DCI.COM Sep 02 2015 02:53:00 DIVERSIFIED CONSULTANTS INC, PO BOX 551268,  
Jacksonville, FL 32255-1268  
13307489 E-mail/Text: bankruptcynotices@dcicollect.com Sep 02 2015 03:09:46  
DIVERSIFIED CONSULTANTS INC, PO BOX 551268, Jacksonville, FL 32255-1268  
13307491 +E-mail/Text: feiwellbk@feiwellhannoy.com Sep 02 2015 03:08:21 FEIWELL & HANNOY,  
PO BOX 44141, 251 N. ILLINOIS ST., STE 1700, Indianapolis, IN 46204-4302  
13307492 +E-mail/Text: payroll@fwcs.k12.in.us Sep 02 2015 03:10:01 FORT WAYNE COMMUNITY SCHOOLS,  
1200 S CLINTON ST, Fort Wayne, IN 46802-3594  
13307493 E-mail/Text: bankruptcynotification@frontiercorp.com Sep 02 2015 03:10:17  
FRONTIER COMMUNICATION, 19 JOHN ST, Middletown, NY 10940  
13309410 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Sep 02 2015 03:06:20  
Indiana Department of Revenue, Bankruptcy Section - MS 108, 100 North Senate Avenue, N240,  
Indianapolis IN 46204-2231  
13307496 +E-mail/Text: bkitch@kitchcompanies.com Sep 02 2015 03:08:25 KITCH ACCEPTANCE CORP,  
1133 S. CLINTON, Fort Wayne, IN 46802-3129  
13307501 +EDI: MID8.COM Sep 02 2015 02:53:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DR, STE 200,  
San Diego, CA 92123-2255  
13307503 EDI: PRA.COM Sep 02 2015 02:53:00 PORTFOLIO RECOVERY, PO BOX 12914, Norfolk, VA 23541  
13307507 +E-mail/Text: rachel@snowsauerteig.com Sep 02 2015 03:10:20 SNOW & SAUERTEIG,  
203 E. BERRY ST. STE 1100, Fort Wayne, IN 46802-2715  
13307511 EDI: AISTMBL.COM Sep 02 2015 02:53:00 T MOBILE, PO BOX 790047,  
Saint Louis, MO 63179-0047  
13307514 EDI: USBANKARS.COM Sep 02 2015 02:53:00 US BANK NATIONAL ASSOC ND, PO BOX 790408,  
Saint Louis, MO 63179-0408  
13307515 +EDI: USCELLULAR.COM Sep 02 2015 02:53:00 US CELLULAR, PO BOX 0203,  
Palatine, IL 60078-0203  
13307516 +EDI: VERIZONWIRE.COM Sep 02 2015 02:53:00 VERIZON WIRELESS,  
26935 NORTHWESTERN HWY STE 100-CFS, Southfield, MI 48033-8449

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Atlas Acquisitions LLC (AS), Atlas Acquisitions LLC  
cr U.S. Bank, N.A.  
13307512 ##+THOMAS LAW FIRM, PO BOX 80483, Fort Wayne, IN 46898-0483

TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2015 at the address(es) listed below:

Jessica S Owens(WU)	on behalf of Creditor	U.S. Bank, N.A. ndbkr@feiwelldhannoy.com
Nancy J. Gargula	USTPRegion10.SO.ECF@usdoj.gov	
Steven J. Glaser	on behalf of Debtor Dennis Paul Hughes, Jr.	glaser.bankruptcy@frontier.com
Steven J. Glaser	on behalf of Joint Debtor Tracy Louise Hughes	glaser.bankruptcy@frontier.com
Yvette Gaff Kleven	ygk@adelspergerkleven.com, IN41@ecfbis.com	

TOTAL: 5

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

Northern District of Indiana

Case No. 15-11320-reg

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis Paul Hughes Jr.  
2121 Rehm Drive  
Fort Wayne, IN 46819

Tracy Louise Hughes  
2121 Rehm Drive  
Fort Wayne, IN 46819

Social Security / Individual Taxpayer ID No.:

xxx-xx-8393

xxx-xx-5425

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/31/15

Robert E. Grant  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**